

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth R. Bivens
Debtor

Case No. 22-01036-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 13, 2022

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	+ Kenneth R. Bivens, 13946 Great Cove Road, Big Cove Tannery, PA 17212-9509
5478321	+ HUD Housing, Franklin Cty HA, 436 W Washington Street, Chambersburg, PA 17201-2494
5478324	+ Nancy Bivens, 13946 Great Cove Road, Big Cove Tannery, PA 17212-9509

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Sep 13 2022 22:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: RECOVERYCORP.COM	Sep 13 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5481964	EDI: PHINAMERI.COM	Sep 13 2022 22:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5478313	+ EDI: PHINAMERI.COM	Sep 13 2022 22:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5478314	+ EDI: CITICORP.COM	Sep 13 2022 22:43:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
5478315	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 13 2022 18:42:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5478316	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 13 2022 18:48:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5478317	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 13 2022 18:48:38	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
5478318	+ EDI: DISCOVER.COM	Sep 13 2022 22:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5478319	Email/Text: collecadminbankruptcy@fnni.com	Sep 13 2022 18:42:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5478320	Email/Text: mcarowick@fcmcpa.org	Sep 13 2022 18:42:38	Fulton County Medical Center, 214 Peach Orchard Road, Mc Connellsburg, PA 17233-8559
5478311	EDI: IRS.COM	Sep 13 2022 22:43:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5478322	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 13 2022 18:42:00	Loancare, Cit Bank., Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
5478323	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 13 2022 18:42:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064

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5478325	+ Email/Text: Bankruptcies@nragroup.com	Sep 13 2022 18:42:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5478326	^ MEBN	Sep 13 2022 18:36:25	Novad Management Consulting LLC, 2401 NW 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448
5478312	EDI: PENNDEPTREV	Sep 13 2022 22:43:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5478312	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2022 18:42:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5478327	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	SYNCB/Wal Mart, PO Box 965036, Orlando, FL 32896-5036
5478328	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	SYNCB/Walmart, PO Box 965012, Orlando, FL 32896-5012
5478512	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5478329	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5478330	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5478331	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5478332	+ EDI: RMSC.COM	Sep 13 2022 22:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 Kenneth R. Bivens gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

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Leon P. Haller (Trustee)

lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axiosfs.com

Rebecca Ann Solarz

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Kenneth R. Bivens

Social Security number or ITIN xxx-xx-7143

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

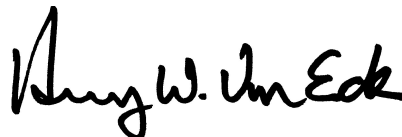
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-01036-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Kenneth R. Bivens
aka Kenneth R Bivens Sr9/13/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.